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Social Science
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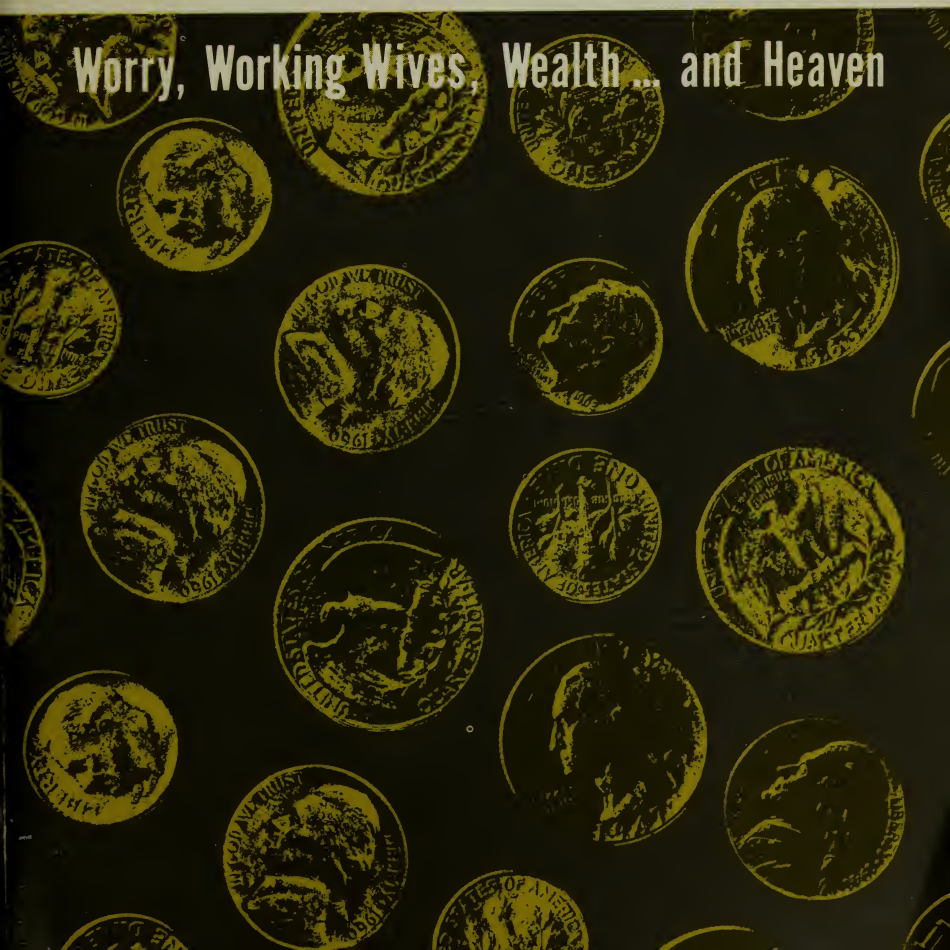
MONEY

Worry, Working Wives, Wealth ... and Heaven



MONEY

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Worry, Working Wives, Wealth ... and Heaven

ROOT OF ALL EVIL?

Sometimes we hear the Bible misquoted on the subject of money, as "Money is the root of all evil." Money in itself is not evil, and the Bible does not say so. What Scripture does say is that "The love of money is the root of all evil." Money or the lack of it can and does cause much trouble. Legacies disposing of great wealth can divide families with lasting bitterness. Financial problems can and do plague and even wreck some marriages. Wealth can promote the rivalries, fears, and jealousies that lead to wars among nations. Leaving aside the possible factor of a subversive aim to "corrupt the youth," the present great and serious problem of the sale of obscene literature to young people (and older ones, also), and the booming narcotics trade stem from the fact that unprincipled people have found that there is "big money" in such trade. A great deal of crime is due to an inordinate desire for more than one has, either of money or what money will secure for one of possessions, power, or prestige.

On the other hand, money can be productive of great good—it can provide hospitals and hospital care, educational and recreational facilities, charitable enterprises for the needy; it can support the carrying of the Gospel of our Lord to the far corners of the earth. Money can be used to create goodwill between nations. All that evil or all that good depends not on the money but on the way it is used.

Money *is* important. Without it to purchase food, we could not hold body and soul together (excepting some farmers who *could* raise all they need except salt). Without the clothes that money can buy, we could not keep our bodies at a healthful temperature, nor could we conform to standards of modesty. There are not caves enough to go around, so most of us need some form of wealth to provide ourselves with shelter from the elements. There are numbers of people in this world who do not have the means to secure these bare necessities, and so, sooner or later, they die—starved, naked, homeless. Money, when rightly used, can be the means for not just a bare existence but for making life more comfortable, enjoyable, richer in every way. It can even contribute to our eternal salvation. Conversely, when wrongly used, it can help to bring about our spiritual doom.

Because money is important, we who try to be Christian in our thinking and acting need to give much more thought to both the acquisition and the disposition of our financial assets than most of us do. However they earn it, too many people work at a job they do not like, but which they endure joylessly, instead of giving thought to what God wants them to do, and where, then

serving Him happily, secure in the knowledge that they are doing His will. They look forward only to pay day, when they grab their checks and rush off to spend them as fast as possible. "Easy come, easy go" could be their motto, although they may think it should be "Hard come, easy go." How many people do you know who are always out of cash days before pay-day? How many ever asked themselves, "Why this rat-race after money?" or ventured an answer if they asked it? It does not matter whether we have much or little—we still have the responsibility of using it rightly, for we are only stewards of what God has entrusted to us.

The well-known definition of money—whether we are speaking of yen, centavos, or marks—is "a medium of exchange." However, we usually think of that only as it applies to our exchanging what we acquire for something we need or want, but it works both ways. We have to get the money before we exchange it for something. For most of us the getting is also an exchange. We give the use of our skills and talents and a portion of our time and energy, to someone in exchange for a stated amount of wages, salary, commission, or other form of remuneration.

In giving thought to our finances, we need to keep in mind, for both the getting and the spending of it, the basic purpose of our lives as taught by the Catechism—to share God's happiness in Heaven by learning to know, love, and serve Him in this world. Whatever will help us to achieve that underlying purpose is right; if it will not help, it is not right for us, even though it may be morally right in itself.

SHOULD MOTHER MAKE IT?

To the complex problem of working wives, no ready answer can be supplied. A large percentage of brides have been employed before marriage. When the couple is living in an apartment which demands little care on the wife's part, they often see no reason why the wife should not increase the family income by working after marriage.

In this day of so many thousands of mothers of families going out to work, this point of fulfilling the basic purpose of life seems all but forgotten. Women may stay single if they want. If they marry, that is because they want to be married. Most of them want children, but even if they do not, they know that by marrying they will almost certainly have offspring. A woman's normal role is that of wife and mother, which implies the care of her husband, children, and home. If that is her vocation

from God, that is the way she is to "know, love, and serve God." She is responsible for herself in that respect, and she is also responsible for training her children and teaching them to achieve the same purpose, to help them grow up into healthy, happy, responsible adults. That is almost impossible to do if she is gone from home for the major part of the week's work-days, too tired and rushed when she is home to give to her family what she should be giving.

The reason given by most mothers of young families for working is that it takes two incomes to make ends meet these days. There is no disputing the fact that living costs have soared in America. But if those mothers sat down with pencil and paper and took honest inventory, they might be surprised to see how little they are actually ahead financially. More clothes are needed if one works away from the home. Usually a "cleaning woman" is hired, to do some of the heavy housework, at least. Small children have either to be placed in a day nursery

or kindergarten, or someone has to be hired to look after them, either plan being expensive to finance. (Sometimes a grandmother is available, and is called on for help, but that is unfair to the grandmother, who has raised one family and is entitled to a rest from child care.)

Because mother is tired and hurried when she gets home after a day's work, she is likely to depend much on packaged, prepared foods and mixes, which increase the food bill greatly, for the price of such groceries includes not only the cost of the food but also of the labor that went into it. How much does she actually have left of what she earns after all these expenses involved in her working are subtracted from her income?

Somewhat beside the point of the subject of finances, but involved in the question and most important to consider, are the intangible factors included when mother has a job. How about the needs of the pre-school children to have mother there to answer their questions, keep them from harm, kiss their bumps, just surround them with her love and the sense of security that her presence gives them? How about the need for those in school to have mother there when they return home in the afternoon—the need of her husband to come home at night to a wife who has some time and energy left for him? For the whole family to have a home atmosphere of love and order and peace that only a mother can create but which is most difficult to maintain if she is away most of her daylight hours? How about the health of a woman who tries to hold down a full-time job and still hold a home together?

MONEY AND THE NEWLYWEDS

Most young couples approaching marriage express a deep concern about their financial future. They sometimes associate financial comfort with happiness in marriage to a much greater degree than is necessary. After they have been married two or three years, they usually see how much more important other elements of marriage really are.

As a trouble-maker, money is high on the list. It distresses many marriages, rich and poor, causing strain and heartbreak. Quarrels over finances are a frequent cause of marital break-up. We cannot discount the apprehension of young folks approaching marriage. But rather than satisfy their curiosity about how many dollars newlyweds should spend for furniture or put in their savings account each, they should be lead to develop a Christian attitude toward material things and a realistic program of money management.

The Husband's Responsibility

The husband's economic responsibility in marriage is most serious. At the time of marriage he assumes the obligation of supporting his bride and any children with whom God might bless them. Thus, he cannot be complacent about financial status but must look ahead to greater demands on his income. In our country, for example, owning a home is "the rule" for many families with children. This cannot be accomplished unless the husband has a good, steady job and until income has become sufficient to put aside some amount for a down payment. Insurance, vacations, winter clothes, doctor bills, and education for the children have to be anticipated over the years.

These should be the "driving force" for him to do a good job in his trade or profession, and to take advantage of opportunities with vigor indicates the husband's firm resolve to fulfill the vows he took on his wedding day and expresses his devotedness to his wife.

Although the husband's role is that of provider, his is not the sole opinion in spending the family income. He does not have the perogative of spending the family income as he chooses.

Woman's Role

Over a number of years, the woman's role in the finances of marriage has increased greatly. Today the wife makes most of the routine expenditures and, in many cases, administers the finances by keeping the bank account, writing checks, and paying necessary bills.

When she marries, however, the most difficult early adjustment is not that of becoming "head bookkeeper" or home economics expert. The young bride's greatest achievement is adjusting herself to what is normally a less expensive standard of living than she knew as a single girl at home. She has become accustomed to living at the economic level of her father and now must adjust to the income level of a young man half her father's age who is just starting out. While this may be difficult, it opens up an opportunity for her to lend encouragement to her husband in any way that she can. Understanding the job and business pressures of her husband is a quality the new wife must acquire. Dampening his ambition by criticism or nagging about their modest living standard is a sure way to cause hard feelings and provoke arguments.

Plotting the Course

Discussions about the financial state of the marriage should definitely not be delayed until money problems become critical. All engaged couples should frankly and freely talk over their financial future before marriage. If they decide they want to spend a large sum on furniture for their new apartment, perhaps a lower cost wedding trip might be in order. If they are strapped for funds to get started perhaps, if his car is not a necessity in his work, it now becomes a luxury and should be sold. How about that savings account? How much of it will be spent and for what? Yes, the wise couple approaching marriage will avoid some "first year" money quarrels if they plot their financial course as best they can. Even if they do not estimate their obligations with one hundred percent accuracy, they will have established a healthy foundation.

A Small Beginning

The lure of fashion and home furnishing advertisements are a disturbing note to the young couple about to be married. So many things "appear to be" necessities that the initial financial outlay to set up housekeeping seems far out of reach. Quite frankly, if the newlyweds feel they must have everything, the total expenditure will be out of reach. They must realize that most couples cannot begin to afford the "dream" wardrobe, the "dream" kitchen, or the "dream" apartment.

For most couples today, their beginning will be a small one—and a healthy one. Soon, they will see that their great new happiness in marriage does not depend upon a full array of automatic appliances, but is based on a much more realistic foundation than material possessions. As their marriage progresses, however, and as their savings increase, acquiring some of these items becomes a most enjoyable achievement. Having laboriously saved for a coffee table, breakfast set, or dishwasher, they will take greater care in making the selection, and its presence in their home or apartment will be an example of their cooperative saving and planning and not just a new piece of furniture or labor-saving device.

STICK TO YOUR BUDGET

Budgeting

One of the best means of managing your money is a budget. This is a very frightening thought to some couples, but the degree to which you budget can be your own choice, and the amount of records you keep to check out your budget is also optional. More important is the goal of a budget. A budget enforces a discipline of spending and-or savings on a couple, based on a pre-arranged plan involving the monthly family income. The majority of newly married couples will be more than repaid if they begin to do some type of budgeting during the critical first months of their marriage.

Our expenditures should not exceed our income, although they sometimes do. It is very easy to go into debt these days because deferred payment plans and charge accounts are so widely offered and used. If we buy on credit, it should only be with every reasonable expectation of being able to meet our obligations when due, and

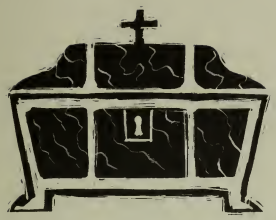
with every intention of so doing. Many people buy thoughtlessly and irresponsibly, running deeply into debt, sometimes even with the deliberate intention of not paying all they owe.

Perhaps our indebtedness is for professional expenses, such as medical care, but even if they were unplanned-for, they should be taken care of as soon as possible. We should not be like one "good Christian lady" who remarked that she was not in any hurry to pay her surgeon "because he has plenty of money, anyway." It was pointed out to her that regardless of how much he already had, she owed him for services rendered, and doubtless in his mind it was a reflection on her profession to Christian living because she did not pay him. If it is at all possible to pay what we owe, even to the point of hardship for ourselves, we are spending what does not belong to us when we buy anything but the barest necessities and still have bills outstanding.

The only way to manage money is to make a budget —*and then stick to it.* Of course some big emergency can come along and wreck the budget completely, but you can make another one to include the emergency. A budget will help us to do the best we can with what God gives us. We need to decide how much we can and should pay for the necessities, as befits our station in life. Those necessities are food, clothing, shelter, and, for most of us, transportation. Medical care is necessary for most people, but it *can* be secured from free clinics if our circumstances are really straitened. Other items, such as gifts, recreation, savings, can be added, as our income allows. Whatever we include, and however we

allot it, we should still keep in mind our basic purpose in life. How will my expenditures best help me to know, love, and serve God?

From a big budget made on a yearly basis, we can make "little budgets," which we all know as "shopping lists." They help us to exercise sales resistance when we go shopping, especially for groceries or clothes, where eye-appeal can tempt us to buy more than we should. Mother decides that it will take five-dollars a week per person for groceries. She makes out a "list" for the weekend shopping—and leaves the list on the kitchen table! Or she takes the list, but in spite of her determination to stick to it *this* week she lets her eyes wander over the tempting displays at the supermarket. This is just too bad. On the fancy grocery shelf, she sees fried locusts offered and decides to get a can, "just for the fun of it." They may be considered a special delicacy in the country that exported them — maybe that country's equivalent of salted peanuts—but she should know her family would die of starvation before they would taste one, fun or no fun. Maybe she sees preserves in a "cute" jar and buys them, because the jar would make a nice vase when emptied of its sweets. Yet another vase is one of the things she needs least right now. The food in the modern supermarket is packaged and displayed in a way that carefully documented experience by the experts in store management has shown is effective in promoting sales. Much to be admired is the sales resistance shown by anyone who goes into one and comes out with *only* what he planned on buying.



INVESTMENT IN HEAVEN

Not only should the use of money be considered from the economic standpoint but also from the spiritual standpoint. Like everything else in our lives, it can be either a help or a hindrance to our eternal salvation. For one thing, we can sin in the way we spend. Perhaps we spend more than we should, or buy the wrong things (for us) just to "keep up with the Joneses." What is that but pride? Perhaps we entertain the Jones family, mother, father, and the seven little Joneses at a steak dinner when our income is strictly on the "stew" level. Even though our stew could win prizes at any fair, still, "We *can't* give them *stew*—what would they think?" Do you buy a flashy car that you cannot afford, just for fear of what others may think? Even if you can afford it, unless your motive for getting it is right, possessing the car that everyone turns to look at is not right for you.

Maybe it is covetousness that underlies a purchase. Self-love prompts many expenditures, especially those that cater to our self-life.

Because we want so much more than our incomes will provide, and because so many of us see little hope of earning more than we do at present, we are likely to cherish hopes of receiving a windfall in some form.

The desire to get something for nothing is practical-

ly a national disease with us in this country these days. That is why "give-away" television programs are so popular. No matter about the quality of the program—we are fascinated by the idea of something to be "won." The desire to get much in return for little invested is behind the success of raffles. "Want to buy a new car for a quarter?" People may insist that they go to the horse races because they love horses, but, honestly, how many would attend a race at which there was no betting to be done? "Flim-flam" deals net clever people large sums that they win from simple, trusting souls who only see a chance to double their life savings through the "kindness" of some smooth-talking stranger, not seeing beyond the "kindness" to the crookedness.

Our money can be a great aid to our eternal salvation. We can serve God with both what we use for ourselves and what we give to others. There are good Christians who feel themselves bound by the Old Testament law of tithing, giving God a tenth of all that comes to them, in money, crops, or whatever, using only the remainder for themselves. Tithing is a good practice, and most people who have tried it agree that it is an amazing experience with often unexpected results. However, for the mature Christian, the only legitimate way to regard money, as all else we possess, is as a gift from God, and yet as still His, to be used as He wants us to use it. Jesus told the rich young man to give away all that he possessed, "and come follow Me." A few people down through the centuries have done likewise. St. Anthony of Egypt, St. Francis of Assisi, and many other rich young men who later became saints, have taken that admonition very literally. To some "rich young men,"

God may say "keep it," but He also adds, "and use it as I direct."

Maybe you think you don't have any to give away. A common reply to appeals for donations to charitable causes is, "I'd like to but I'm giving all I can now." Are you—*really*? Think hard about that reply before you make it. Let's see. You buy on the average of three magazines a week. Could you buy only two in the future and either skip the third one entirely (which likely wouldn't exactly hurt you) or else drop in at the public library and read in it what you really think you should? At current prices that would be at least roughly twenty-five cents a week; that would be $13.00 a year. Maybe you smoke one and a half packs of cigarettes a day and eat a fifteen cent dessert with your week-day lunch, even though your doctor wants you to decrease your smoking and also your weight. If you cut down your smokes by just five cigarettes a day (which would still leave you twenty-five for dawn-till-bedtime) and cut out the lunch desserts, you would be better off physically, and you would save at least $28.00 in six months. Counts up, doesn't it? Supposing you kept half of that and gave half away (to the Missions, or to your church, or both), that would be a generous gift, far above the per capita average donation of American Catholics to the cause of spreading the Gospel over the world. Then, if you made this saving, not because it was good for you physically, but out of love for God, the Father of us all, then that would be a sacrifice — a gift made sacred — which would benefit your own soul, besides helping others. So be sure of what you speak before you say, "I'm sorry but I can't give any more."

DO NOT BE ANXIOUS

We are bidden to trust God for our needs, but there is nothing that more people worry about more than they worry about money—either fearful they do not have enough for now or that they will not have enough in the future. Jesus meant what He said when He told us not to worry. We must remember, however, that after Jesus told us to take no heed for the morrow, for what we would eat or wear, He added, "But seek ye first the Kingdom of God and His righteousness and then all these things shall be added unto you." If we are living the way we honestly think God wants us to, then we have the right basis for dependence on Him for our needs. It takes courage really to act on Jesus' words, but

those who have will testify that it works. God has many ways of providing for us and it is an awesome experience to have one's needs met, sometimes in a way that, humanly, we would never have anticipated, when we really trust Him.

Usually God uses people as His instruments in providing for our needs. I must get new glasses but I have literally not a cent to my name. I pray about my need, putting it in God's hands, make an appointment with the oculist, and keep it, secure in my faith in God's providence. Of course, being Creator, He could just say, "Let there be glasses for Suzanna," and there they would be; but He has better ways than that. He puts it into the mind of a friend, who does not know my need, to ask me if I could possibly do some typing for her, and she says she will pay me so much per page. I do the typing, and what I earn thereby pays for my glasses, with eleven cents left over! Coincidence? If it happened to you, you would know that was not the word for it.

We worry about our future financial security, but maybe we are not going to have much "future." Maybe we are slaving to lay aside a big sum for our old age, but God knows He is going to call us before we get old. I can ask Him to show me what He wants me to do with *my* money, regardless of what someone else is doing with his, or thinks I should do with mine. Maybe I will be moved to save part or even all of my surplus. Maybe I will be moved to give it all away.

If we do have money saved for our old age, still God does not want us to put our security in our bank ac-

count, but only in Him. Bank accounts can be wiped out by natural catastrophy, or economic or political upheaval. If the foundation of our lives is trust in our heavenly Father, then we are secure, no matter what happens to our possessions.

Like everything else we have, "our" money is not truly ours—it is God's, given to us in trust, to be used as He wills. Probably He wants us to use much of it now, for present needs are great, both for ourselves and for others. We can leave the future to Him. There is much money in the world and God is all-powerful. A prosperous business man in this country, who used his wealth in many philanthropies, was once asked why it was that his business seemed to prosper in direct ratio to his giving. He just replied, "I shovel out and God shovels in, and God has a bigger shovel than I have."

Unless our incomes are so small that we really, honestly, have not even enough for ourselves, then we do not have to give any away. But if we have more than enough for our barest needs, we are obligated to help others, be it ever so little. In St. Paul's letter to the Ephesians, he wrote, "Let him that stole, steal no more, but let him labor—that he may have something to give to him that is in need." Even if we are not thieves, the obligation still holds. In his letter to the Corinthians, St. Paul commends the Macedonians for their "rich generosity" in sharing out of "deep poverty" with the Apostles. We may think that because we have a surplus after our needs are cared for, that we can spend it all on ourselves. Maybe God gave us that surplus as one of His "examinations"—He wants to see what we will do with it.

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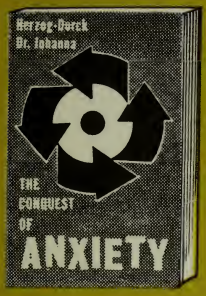

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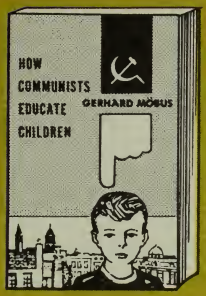

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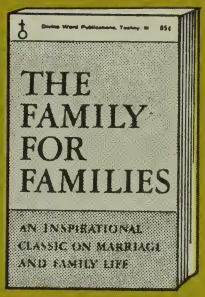

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